

Form 319

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Diane Marie Brooks  
aka Diane Marie Mento, aka Diane Marie  
Ragan  
Charles Wayne Brooks  
Debtor(s)

Case No. 21-21604-GLT  
Chapter: 7

**ORDER**


In a Chapter 7 case, *Fed.R.Bankr.P. 1007(c)* requires an individual Debtor to file a ***Statement of Completion*** evidencing completion of a personal financial management course, or alternatively, a ***Certification*** that the Debtor is not required to complete such course due to incapacity, dischargeability, or active military duty. The deadline for filing one of the above documents is within 60 days after the first date set for the meeting of creditors under *Section 341* of the *Bankruptcy Code*. *11 U.S.C. §727(a)(11)* requires that no discharge shall be granted unless the Debtor completes an instructional course concerning personal financial management after filing the petition or is excused from the requirement to do so.

In this case, the Debtor(s) failed to timely file a Certification substantially conforming to *Official Form No. 423*, i.e., a ***Certification of Completion of Postpetition Instructional Course Concerning Personal Financial Management***, which reflects timely attendance at a course in personal financial management, or alternatively, a basis for excuse from such obligation.

**AND NOW**, this *The 22nd of November, 2021*, it is hereby **ORDERED, ADJUDGED and DECREED** that this case is **DEEMED CLOSED, without entry of a discharge order**. Debtor(s) shall not receive a discharge of his or her debts in this bankruptcy case.

Dated: November 22, 2021

cm: Debtor  
Trustee  
Office of the U.S. Trustee  
Mailing Matrix

  
Gregory L. Taddonio, Judge  
United States Bankruptcy Court

FILED  
12/8/2021  
CLERK  
U.S. BANKRUPTCY  
COURT - WDP

Certificate Number: 02998-PAW-CC-035821478



02998-PAW-CC-035821478

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on July 8, 2021, at 7:35 o'clock PM EDT, Charles Wayne Brooks received from Consumer Education Services, Inc., DBA Start Fresh Today/DBA Affordable Bankruptcy Course, an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the Western District of Pennsylvania, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: July 8, 2021 By: /s/Maria Gomez

Name: Maria Gomez

Title: Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. 109(h) and 521(b).

FILED  
12/8/2021  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

Certificate Number: 02998-PAW-CC-035821477



02998-PAW-CC-035821477

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on July 8, 2021, at 7:35 o'clock PM EDT, Diane Marie Brooks received from Consumer Education Services, Inc., DBA Start Fresh Today/DBA Affordable Bankruptcy Course, an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the Western District of Pennsylvania, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: July 8, 2021 By: /s/Maria Gomez

Name: Maria Gomez

Title: Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. 109(h) and 521(b).